



# SIGNIFICANCE OF SHADRIPU IN FINANCIAL DECISION MAKING

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## ABSTRACT

Most ancient writings emphasize on the pursuit of life's ultimate aim (moksha), which is the major goal of every human being, and different methods specified in the Vedas, Upanishads, and other texts to achieve it. Shadripu or the six enemies as mentioned in the paper below are the barriers of the same. While attaining Moksha is the ultimate objective of life, collecting riches, or dhan, comes in second. Earning riches by virtuous ways, or sattvik dhan, is important. Our personality, or the way we behave, has an impact on our decision-making. As a result, the article elucidates the significance of personality traits in our financial decision making.

The paper studies the impact these six enemies of mind or the shadripu lays on the financial decision making. As the study is based on the scriptures and preaching of Vedas thus, uses indigenous methodology and is based on secondary data. The researcher further elucidates each personality trait in detail along with their influence on decision making regarding day-to-day financial aspects of life. No such study has earlier been undertaken regarding the shadripu and its influence on the financial aspect.

**Keywords:** Shadripu, financial decision making, personality traits

## INTRODUCTION

Finance is the essence and heart of life's everyday activities, such as running a business and making a living, paying debts, providing education, health care, and other similar services, and limitless additional outlets. All of these tasks are connected with raising funds or making money. Obtaining, earning, and utilizing money for the most beneficial

uses both effectively and efficiently is an art and science by and of itself. As a result, finance may be defined as the ability to arrange and apply finances in the greatest way feasible.

A solid financial knowledge is required for effective financial planning for both now and in the future. Financial knowledge not only helps people strengthen their decision-making skills, but it additionally contributes to effective problem-solving, analytical thinking, and a grasp of major financial information and ideas.

When it comes to financial decisions, it is not just about deciding where to earn, spend, and save money, but also about budgeting, insurance, mortgage planning, savings, and retirement planning, among other things. Knowing all these elements in brief would lead one toward an effective financial decision maker.

Typically, financial planning and decision-making do not occur until adolescence or early adulthood. It becomes relevant for young people who begin to earn money, manage their bank accounts, or borrow for education. We may not realize it, but our personality influences our financial decision-making, i.e. our capacity to deal with and manage money. If you've ever wondered why some people never run out of money or face financial difficulties, while others struggle, the answer is their financial personality.

Financial personality relates to our attitude toward money, as well as the ideas that influence our behavior and actions while making financial decisions. It relates to how skillfully a person manages the money that comes into their life.

Each of us has distinctive characteristics and features that influence our financial management, whether we are consciously mindful of them or not. So, in order to effectively lead a prosperous or financially capable life, one must modify their traits or qualities in such a way that their personality does not obstruct their financial success.

“According to Indian psychology, personality includes body, sense organs, mind, intellect and the self. Personality integration means integration of all these under the direction of the self. According to Bhagavad Gita, the senses and the mind should be controlled through reason while reason itself is controlled by the self. Thus, integrated personality is self-directed. Personality integration requires self realization. According to Kathopanishad, self alone is the enjoyer of the body, the sense organs, the mind and the intellect. (Kathopanishad) Disorganization or disorder of vrittis (Modifications) of the chitta (mind) leads to disintegration of personality. Human personality is the personality. The effective karmas may not be of this birth itself but even of the past birth. If the past actions of a person are good, his personality is integrated. If the past actions of a person are evil, his personality is disintegrated. The Karma creates samskaras (Impressions). While the evil Karmas create evil Samskaras, the good Karmas create good Samskaras. Similarly, lust, jealousy, pride, etc., create evil samskaras leading to disintegrated personality. As are the samskaras so is the personality while good samskaras lead to integrated personality evil samskaras lead to disintegrated personality.” (Nautiyal and Nautiyal)

As the world today has become so dynamic socio-demographically we today are required to look around and know how people around the world look at the theory of personality. There is no single theory being propounded to look at

the concept. If indigenously studied this concept of personality the Indian system is very old and relevantly applicable today as well.

Out of various concepts to comprehend what personality is and the traits that affect our decision making the most fundamental concept in Hindu theology are the six internal enemies of human beings also called as *shadripu* (षड्रिपु). Shadripu are the six enemies of human mind which are:

| Sr. No. | Shadripu            | Pattern of mind       | Personality Type        |
|---------|---------------------|-----------------------|-------------------------|
| 1       | Kama (काम)          | Lust or desire        | Erotic personality      |
| 2       | Krodha (क्रोध)      | Anger                 | Aggressive personality  |
| 3       | Lobha (लोभ)         | Greed                 | Acquisitive personality |
| 4       | Moha (मोह)          | Delusion              | Infatuated personality  |
| 5       | Mada (मद)           | Arrogance, Ego, Pride | Egoistic personality    |
| 6       | Matsarya (मात्सर्य) | Jealousy, Enviousness | Envious personality     |

उद्धरेदात्मनात्मानं नात्मानमवसादयेत् |  
आत्मैव ह्यात्मनो बन्धुरात्मैव रिपुरात्मनः ॥

(Bhagavad Gita- 6.5)

Lord Krishna says-

It is our mind by itself that causes damage and no other external enemy, as demonstrated in the shloka previously. One has full control in recuperation with the psychological and physical damage caused by others but the thoughts and attitudes, handling the same do not constitute a straightforward endeavor. On the other hand, one could turn into a personal benefactor by doing what is necessary to combat the six enemies of our mind, which is also a good cause to expand our inner progress. As also mentioned in the shloka from (Bhagavad Gita 15.7) below:

ममैवांशो जीवलोके जीवभूतः सनातनः |  
मनःषष्ठानीन्द्रियाणि प्रकृतिस्थानि कर्षति ॥

The mind alone is the source of human servitude and release (Moksha). When engaged to sense objects of desire, the mind brings enslavement. When disconnected from the 6 enemies, it gives freedom. Lord Krishna explains in the Bhagavad Gita how these shadripus overwhelm our analytical and discriminating intellect, mind, or buddhi, which takes us away from the ultimate goal of our existence and destroys us totally.

Desire, anger, greed, attachment, pride, jealousy — these dacoits are residing within your own body. They are not outside. They are residing as fifth column enemies within you. And, why are they there? To loot you of the Jnana-

Ratna, to rob you of the precious gem of spiritual wisdom or atma-jnana, to loot you and deprive you of the precious gem of Self-awareness and make you forget your Self and weep and wail and be in ignorance. In order to deprive you of this jewel of atma-jnana, they are there. Therefore, oh man, oh Sadhak, Jagrata, Jagrata. Beware, beware. In this way, from the submerged level of the chitta or the deep within, various samskaras and vasna are brought into activity.” — **Adi Shankaracharya**

The above mentioned description of the shloka from Vairagya Dindima (1.3) and explains the concept of shadripu clearly, which is-

कामः क्रोधश्च लोभश्च देहेततष्ठतन्त तस्कराः।

ज्ञानरत्नापहाराय तस्मात्जाग्रत जाग्रत ॥

As the above traits demonstrate, there are six basic enemies of the human mind that play an influential role in taking appropriate decisions, while not adhering to the control of such traits as per Veda destroys us or lead us away from a happy and prosperous life. Thus, these six traits or shadripus must be kept in mind by every individual when making any decision. Therefore, shadripu plays a very important role in an individual's decision-making. More specifically, shadripu plays a major role in a being's financial decision-making. The influence of these traits in a person's life would lead them to making decisions that would further lead them to a disruptive financial life.

### 1. **Kama (काम) or Erotic personality:**

The word kama is derived from a Sanskrit word that means "desire, wish, longing." The concept has two fundamental interpretations, one referring to pleasures of the body or bodily wants as per various Hindu, Buddhist, and Jain literatures and the other referring to desire, wish, or longing of any nature. People of this personality are into sexuality, money, or power. This personality trait can take any commonplace shape, such as a passion for eating as opposed to a need for nourishment. To be more specific, kama in the context of financial decision making refers to money spent or expenditures incurred for simply experiencing the pleasure of senses, or desire for, yearning for, and aesthetically pleasing fulfillment of erotic desires, which are endless and lead to a person being on the verge of or indebted in financial means. Any individual who is enslaved by the senses loses the ability to make wise financial decisions and thus diverts attention from the ultimate goal of human life, spiritual emancipation, jeopardizing the second most important goal, gaining wealth through just means and for righteous deeds.

It is classified as immoral due of the unsuitable order of desire of object or activities which are in non-accordance with the law of the nature. This leads to a ruling nature of a person's intellect for that particular object or activity with a consequence of decrease in taking decisive choices.



श्रीभगवानुवाच |

काम एष क्रोध एष रजोगुणसमुद्भवः ||

महाशनो महापाप्मा विद्ध्येनमिह वैरिणम् ||

(Bhagavad Gita- 3.37)

According to the supreme lord in the shloka above, lust alone is created out of passion for anything or activity and subsequently develops into anger if not fulfilled or if gratified for the yearning of a high order desire, and it is the world's most immoral all-devouring adversary.

## 2. Krodha (क्रोध) or Aggressive personality:

Krodh, derived from a Sanskrit word that means rage or wrath, is a mental factor in Hinduism that is described as fury or rage which results in causing harm to others. The primary features of people with this personality are that they take furious choices as soon as the thought pertains to their mind and put it into conduct. They attempt to seize all possibilities to perform better with a rage, which frequently results in implementing erroneous choices or substitutes. Depending on the extent to which they have the aggressive personality characteristic, they come off as commanding and outspoken. This leads to them making poor decisions not just for themselves but also for others such as family and friends. As a result, persons with this personality feature tend to make financial judgments in a frenzy or wrath, thereby increasing their probability of being mistaken. They have an impact not just on their decision-making power, but also on others with whom they are related. It is also stated in Bhagavad Gita chapter 2 verse 63 that-

क्रोधाद्भवति सम्मोहः सम्मोहात्स्मृतिविभ्रमः |

स्मृतिभ्रंशाद् बुद्धिनाशो बुद्धिनाशात्प्रणश्यति ||

Anger clouded our judgment in the same way the early morning dew creates an opaque covering on the sunlight. People in anger make mistakes that they later regret because their intellect is clouded by the haze of emotions. Memory is confused as a consequence, it damages our intellect, and when the intellect collapses, we are entirely corroded. Therefore, one must arrive at decisions while maintaining control over their emotions, particularly rage. The bigger the lust or desire for a possession or activity, the larger the wrath, hence in order to manage the rage or anger, one first needs to regulate their desire or kama.

## 3. Lobha (लोभ) or Acquisitive personality:

In contrast to other Sanskrit terms, this one also refers to "greed for wealth." As stated in Chapter 16 Verse 21 of the Bhagavad Gita, this reads:

त्रिविधं नरकस्येदं द्वारं नाशनमात्मनः |

कामः क्रोधस्तथा लोभस्तस्मादेतत्त्रयं त्यजेत् ||

Among the several shadripu presented, the shloka above elucidates the essential meaning of the idea of lobha or greed. It is stated that there is a gate that leads an individual to self-destruction, which begins with lust for actions or commodities, which then leads to anger or rage to obtain it, or rage to increase if it cannot be obtained, which then leads to greed to possess that particular commodity. To renounce the everlasting greed, one must first relinquish passion and rage. Lust, wrath, and greed provide the basis upon which the demonic vices grow. They fester in the mind, providing fertile ground for the growth of all other vices.

People with this personality feature are never happy with what they have and are constantly looking for more. They take more, even if it means depriving others of their just part. They are always focused on maximizing their short-term benefit. They do not take care of others and instead let others to suffer the repercussions of their actions. Greedy individuals have no end to their material desires. Moral ideals or ethics have no importance for them in obtaining their aims. They take advantage of system flaws and devise clever ways to circumvent those rules and regulations, resulting in immoral or unethical financial decisions.

#### 4. Moha (मोह) or infatuated personality:

मोह (Sanskrit) means delusion, According to Hinduism, everything in this world is a dystopia, and what we experience as reality is a modeled reality. Everything is an illusion, including time, and this delusion is called as 'maya' (माया), to which we have 'moha' or attachment. Moha as per Bhagavad Gita chapter 2 verse 52 says-

यदा ते मोहकलिलं बुद्धिर्व्यतितरिष्यति |

तदा गन्तासि निर्वेदं श्रोतव्यस्य श्रुतस्य च ||

The aforementioned shloka explains the fundamental meaning of the concept of moha, which states that a person whose intellect has been enlightened by spiritual knowledge ceases to look for materialistic pleasures, and that when the intellect crosses moha or delusion, one will then develop indifference to both what is known and what is yet to be heard.

Individuals with this personality attribute are prone to illusion or incorrect understanding, which is referred to as 'avidya' (अविद्या). For example, believing that amassing vast money will lead to a successful and abundant existence is an illusion. As described in different Hindu texts, we are an individual from above and our true nature is not determined by whatever wealth we own.

Another characteristic of this personality type is their strong 'mamatva' (ममत्व), or attachment to anybody, anything, or anything material or wealth. They believe in the idea of sensation of my and others. This is another form of delusion that everything is our own yet, unfortunately, neither we nor any individual else possess anything and nothing can be said

as our own. As a result, those who possess this trait are more prone to make financial judgments that leave them confused by their choices because they may become too connected to or "too into" a specific path or object and fail to understand its advantages and disadvantages.

### 5. Mada (मद) or egoistic personality:

One of the shadripu is mada (मद), a Sanskrit word that is used in Hindu scriptures and is also considered to have a negative quality. Such characteristics include arrogance, extreme pride, obstinacy, and stubbornness. If mada enters a person, it significantly hinders achieving both the fundamental and secondary objectives of human existence, which are moksha and earning fortune by moral means. This character flaw causes a person's thinking to get corrupted. According to Bhagavad Gita chapter 16 verse 17, Mada is:

आत्मसम्भाविताः स्तब्धा धनमानमदान्विताः |  
यजन्ते नामयज्ञैस्ते दम्भेनाविधिपूर्वकम् ॥

According to the sloka above, those with mada or people who are self-determined, stubborn, full of pride and prideful of their wealth undertake extravagant offerings in name only, with no respect for the guidelines outlined in our scriptures, thereby being self-decisive and disobeying natural laws.

The egoistic personality characteristic is characterized by people who place a high value on material possessions or riches and have an insatiable need for more, better, and the most recent items. The higher one's level of greed, the more irrational one becomes. They prioritize their personal comfort over others, and they lack compassion or understanding for them. This personality trait influenced them to make selfish decisions. They have a strong degree of self-assurance and assume everyone around them is in the wrong. They feel, act, speak, behave, and make decisions about their money and personal lives according on what they perceive to be right.

### 6. Matsarya (मात्सर्य) or envious personality:

धर्मः प्रोज्झितकैतवोऽत्र परमो निर्मात्सराणां सतां  
वेद्यं वास्तवमत्र वस्तु शिवदं तापत्रयोन्मूलनम् ।  
श्रीमद्भागवते महामुनिकृते किं वा परैरीश्वरः  
सद्यो हृद्यवरुध्यतेऽत्र कृतिभिः शुश्रूषुभिस्तत्क्षणात् ॥

The shloka above in Srimad Bhagavad 1.1.2 demonstrates the meaning of the term matsarya, emphasizing that only those who are beyond envy (nimatsarya) are suitable to practise this param-dharma, which is to execute actions righteously and successfully in order to obtain moksha. Nimatsarya is defined as 'the quality of being free from matsarya (envy)'. Matsarya, in this context, is the sensation of joy upon seeing the pain of others and misery upon witnessing their happiness.

When envy, also known as matsarya, is allowed to rule the human mind, the victim experiences mental anguish because he is unable to see the possessions of others, such as their wealth, power, superior qualities, accomplishments, and popularity, and develops an inferiority complex.

People who possess this personality trait are more likely to imitate or admire the actions of the person they are envious of, but the choices they make frequently lead to them destroying their sense of self-worth and self-esteem through competition with others. Because they are so overly competitive and constantly trying to prove themselves superior, these people frequently make poor financial decisions.

## CONCLUSION

As per the shloka of Gita 18.41 swabhava or personality is nature or innate quality of an individual.

ब्राह्मणक्षत्रियविशां शूद्राणां च परन्तप |  
कर्माणि प्रविभक्तानि स्वभावप्रभवैर्गुणैः ||

The personality of a human being is what guides them towards their karma or actions resulting in taking good or bad decisions, whether the economic or day to day decisions. Our mind is the supreme sense called the atindriya the main efforts or the actions performed by the mind according to the Hindu scriptures is iccha (desire), dvesa (hatred), sukha (pleasures), dukha (pain), and prayatna (effort). The mind therefore, gets affected by the shadripu which ultimately leads to corrosion of one's personality or swabhava ultimately resulting in wrong choices regarding financial decision making. This paper to conclude consists of the six enemies of mind or the shadripu and the ways it affect an individual's decision making power. The findings of this paper can further be used for primary studies and empirical tests based on the theory above.

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